

**Information to identify the case:**

Debtor 1	<u>Ambrosia Appiah</u>	Social Security number or ITIN	xxx-xx-4392
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	18-22194-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ambrosia Appiah  
aka Ambrosia Walker

2/8/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ambrosia Appiah  
 Debtor

Case No. 18-22194-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Feb 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2019.

db	+Ambrosia Appiah, 55 Foxwood Dr, Somerset, NJ 08873-1727
cr	+CARISBROOK ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517626176	+Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
517626179	+Nyst Hghr Ed, 99 Washington Ave, Albany, NY 12255-1100
517595800	+RoundPoint Mortgage Servicing Corp, PO Box 674150, Dallas, TX 75267-4150
517743249	+Roundpoint Mortgage Servicing Corp., 5016 Parkway Plaza Blvd, Bldg 6&8, Charlotte, NC 28217-1932
517626181	+University Radiology Group, PC, PO Box 371863, Pittsburgh, PA 15250-7863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2019 00:40:44 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 09 2019 00:40:39 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517626177	E-mail/Text: ebn@americollect.com Feb 09 2019 00:40:53 Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
517626178	+EDI: CBS7AVE Feb 09 2019 05:03:00 Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
517626182	+E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 09 2019 00:40:40 Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
517670281	+E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 09 2019 00:40:40 Westlake Services LLC, 4751 Wilshire Blvd, Ste 100, Los Angeles, CA 90010-3847
	TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517743248	Roundpoint Mortgage Servicing Corp.
517626180*	+RoundPoint Mortgage Servicing Corp, PO Box 674150, Dallas, TX 75267-4150

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 10, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2019 at the address(es) listed below:

Jill Manzo on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION, as servicer for CARISBROOK ASSET HOLDING TRUST bankruptcy@feinsuch.com  
 Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
 Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
 Lee Martin Perlman on behalf of Debtor Ambrosia Appiah ecf@newjerseybankruptcy.com, lmpcourt@gmail.com  
 Nicholas V. Rogers on behalf of Creditor CARISBROOK ASSET HOLDING TRUST nj.bkecf@fedphe.com  
 R. A. Lebron on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION, as servicer for CARISBROOK ASSET HOLDING TRUST bankruptcy@feinsuch.com  
 Rebecca Ann Solarz on behalf of Creditor CARISBROOK ASSET HOLDING TRUST rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8